

## Office of Consumer Affairs - FY2015 Annual Report

### Information Provided

# of Inquiries Received (by telephone, e-mail, or in person)

FY	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	Total
2015	169	140	121	121	104	100	141	127	127	149	150	185	1634
2014	150	130	98	162	175	147	114	104	123	125	152	186	1666
2013	210	149	166	151	146	98	150	146	102	171	172	166	1827

### Top Subjects of Inquiries

1. Landlord Tenant issues
2. Peddler-Solicitor issues
3. Scams
4. Sales of Goods and Services
5. Trespass Towing Practices

### Complaint Resolution

# of Complaints Opened & Closed / Average # of Days from Open to Close

FY	Complaints Opened					Complaints Closed					Ave Days Open
	1 <sup>st</sup> Qtr	2 <sup>nd</sup> Qtr	3 <sup>rd</sup> Qtr	4 <sup>th</sup> Qtr	Total	1 <sup>st</sup> Qtr	2 <sup>nd</sup> Qtr	3 <sup>rd</sup> Qtr	4 <sup>th</sup> Qtr	Total	
2015	79	66	64	76	285	82	66	57	77	282	37
2014	85	44	94	95	318	87	58	63	111	319	40
2013	72	40	66	71	249	71	52	56	77	256	43

### Top Subjects of Complaints Closed

1. Landlord-Tenant
2. Home Improvement
3. Unsatisfactory repairs
4. Medical, Dental, Fitness
5. Used Vehicle Sales
6. Trespass Towing

Restitution Obtained Through Mediation

FY	1 <sup>st</sup> Qtr	2 <sup>nd</sup> Qtr	3 <sup>rd</sup> Qtr	4 <sup>th</sup> Qtr	Total
2015	\$11,331	\$16,684	\$10,638	\$81,899	\$120,551
2014	\$48,688	\$19,000	\$9,117	\$29,772	\$106,577
2013	\$23,604	\$9,621	\$5,557	\$34,286	\$ 73,068

## Education and Outreach

### Education & Outreach Efforts

	Fairs/Public Events	Education Presentations	OCA Alerts and Press Stories	# of people and organizations on newsletter list	Social Media	
					# Facebook likes	#NMH posts / subscribers
<b>FY15</b>	22	27	28	480	196	1813
<b>FY14</b>	11	22	17	390	191	1669
<b>FY13</b>	7	10	7	x	161	1487

## Licensing Activity

### Licensing Activity

	Peddlers/ Solicitors	Trespass Towing
<b>2015</b>	404	13
<b>2014</b>	116	10
<b>2013</b>	216	10

## Enforcement Activity

Date	Violation	Action	Result
7/17/14	Soliciting without a license	Cease and Desist Order	No further complaints
7/18/14	Soliciting without a license	Cease and Desist Order	Company responded that solicitation was performed by sales agent who violated contract by failing to have proper license and who will no longer solicit in Howard County
8/12/14	Offered free gift contingent on consumer submitting to sales promotion.	Cease and Desist Order	Hotel at which sales promotions occurred stated that they will not contract with company again.
8/22/14	Soliciting without a license	Cease and Desist Order	Company agreed to cease solicitations in Howard County. No further complaints.
10/8/14	Soliciting without a license	Cease and Desist Order	Company responded that solicitation was performed by sales agents who perform other duties for company. Solicitations will discontinue.
10/9/14	Soliciting without a license	Cease and Desist Order	No further complaints
6/16/15	Soliciting without a license	Cease and Desist Order	No further complaints

## **Highlights**

### **Education and Outreach**

- OCA created new web pages to provide easily accessible information about two important topics. The “Scam Alert” webpage provides information on the latest and most common scams, how to identify scams and how to report scams, while the Landlord – Tenant Information webpage provides tenants and landlords with information about their rights and responsibilities and answers frequently asked questions.
- OCA enters into partnership with the Korean Society of Maryland to make access to consumer education materials and dispute resolution more accessible.
- Maryland Public Television conducts interviews with OCA staff on: shopping for cable telecommunications services and what data breach victims can do to avoid identity theft.

**Complaint Resolution** – the following are just two examples of the complaints mediated by OCA in FY2015:

- OCA received several complaints over the course of the year that involved “no smoking” provisions in leases for rental housing. Some tenants complained about their landlords’ failure to enforce the policy, while others complained that they were unfairly and incorrectly accused of violating the policy. Complaints also involved the location of permissible smoking areas - both from smokers who found the location inconvenient and non-smokers who complained they would not avoid walking through those areas. Landlords who had not anticipated these disputes were as frustrated as the tenants who filed complaints. OCA anticipates that these disputes will increase if the number of rental housing units that prohibit smoking continue to grow.
- OCA received a complaint from a consumer who had entered into a contract for the purchase of a new home. One month prior to the scheduled settlement date, the builder informed the consumer that the contract would be cancelled “due to his lack of good faith and fair dealing” with the builder. The builder explained that the consumer had continuously scrutinized the construction of the home and had questioned the builder’s workmanship and building code compliance at every stage. The builder did not believe that the consumer would ever be satisfied with the completed home and wanted to avoid protracted disputes in the years to come.

The consumer was willing to cancel the contract but sought compensation for expenses he incurred in anticipation of the settlement. As a result of OCA’s mediation efforts, the builder returned the consumer’s full deposit of \$40,500, and paid an additional \$20,000 for the consumer’s expenses.